



CREDIT PROFESSIONALS INTERNATIONAL

PACIFIC NORTHWEST COUNCIL DISTRICT TEN

Serving the Northwest Credit Community Since 1937

August 2003

Message from the President:

CPI: YOUR LADDER TO SUCCESS

I cannot believe that it is August and our summer is almost over! Soon we will be well into our year in full force!! And now is the time to begin thinking about several housekeeping chores.



Please note that dues need to be paid by October 1. The dues should be sent to our Financial Secretary [Mona Slocum](#) and she will forward them to our Treasurer, [Donna Carollo](#). Also, you are reminded to complete a [change of officer form](#) and send copies to [me](#) for the District files and also to [International](#). This will really help us to maintain our files and ensure we have the correct address for mailings to your local association President.

Sue Cassell, 2nd Vice President, has received the list of topics for this year's training manual and if you have any questions regarding education, please contact [Sue](#). Sue is also serving as our Educational Chairman and has a wealth of knowledge to share with you as you plan your educational program for this year.

Important dates to remember are the [Gem State Conference](#), Pocatello, Id, September 18-20, and [Oregon State Conference](#), Newport, OR, September 26-28. I plan on attending both of these conferences and look forward to being your representative for District Ten.

I would also like to receive the dates and venues for your Spring Meetings as soon as possible. I am planning to attend as many of

these meetings as I can, but need the dates so I can address travel details and to ensure we do not have two different meetings planned for the same weekend. And a personal request--please try not to schedule one for the first weekend in April (3rd and 4th), as this is my birthday weekend that I share with my little Grandson and, if at all possible, I will be with him on that weekend.

Your officers and board members are holding our Summer Board Meeting in mid-August and I will have more on the results of that meeting in my next newsletter.

We have received a number of very good comments about our web site and I am so happy that everyone is enjoying it and able to obtain all the information provided there. I know he doesn't want any kudos for this but I must thank my friend, Jim, for doing this for us. He did put a lot of time and effort into building this web site for us, and I hope by now each of you have had a chance to check it out at <http://www.cpi-district-10.org>. Please do send comments or suggestions for the website to me, together with anything from your local association that you would like to have posted there.

(Continued page 2)

<i>Highlights in this Issue</i>	<i>Page</i>
Message from the President	1
Message from the 1 st Vice President	2
Message from the 2 nd Vice President	2
LaFrance Grubb Receives Sawyer Award	3
Message from the International 1 st Vice President	4
Message from the International Sec-Treasurer	5
International Conference Highlights	5
Certification Update	6
Membership Resources	8
District 10 Officers	9

Finally, please do not hesitate to contact me at any time with questions or concerns that you may have about any District Ten activity or function. Your officers and board members are here to serve you in any way possible and without all of you and your hard work we would not need officers or board members. We are here to serve you!!!

I look forward to my year as your District Ten President and I know all of our Officers and Board members look forward to a great year as we all climb THE LADDER OF SUCCESS THROUGH CPI!!

Billie Malone

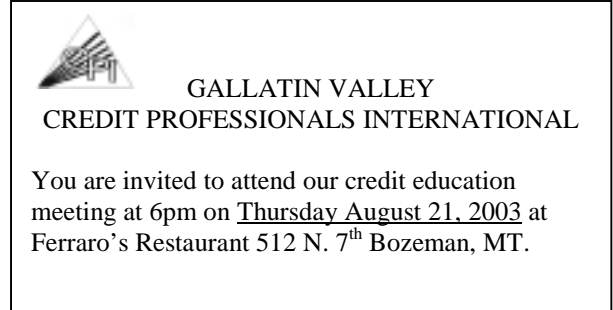
Billie Malone, PCS
District Ten CPI President

Message from the 1st Vice President

Hello from Bozeman. It seems that summer is almost over already. Just when I am beginning to enjoy our warmth, it's almost time to prepare for our fall and winter here. I don't have too much to report this month. My business has been keeping me extremely busy and out of trouble. I am still working on developing an association in Bozeman and hope to have our organizational meeting by the end of this month. I will keep you all informed as it progresses.

Have each of you set goals this year for membership in our association? We should all make an effort to spread the word about Credit Professionals and let people know that we're here. One of the best things that I have seen is a business/invitation card that you can give to anyone in the credit industry to invite them to your meeting. It's simple and informative to your perspective member. Below is a sample of what it should look like to give you an idea of what I'm talking about. You might put our creed or

contact information on the back so you have more room.



Try using this idea. It might mean the difference of 1,2,3, or even 5 new members for your association. And if it is successful, I would like to hear from you. Good luck.

Barbara Beatty

Barbara Beatty
First Vice-President

Message from the 2nd Vice President

Wow! We are smack in the middle of one of the hottest and driest summers in a long time. However, summer also means that installations and the new CPI year is just about ready to start. Now is the best time to start to recruit members for the coming year. How about inviting two extra people to your meetings or summer picnic? Share with them the wonderful education that your association provided this past year.

Have a swap meet - ask your members to donate their education materials such as their manuals, copies of newsletters or even the mailing from International. Use these materials to market perspective members.

Never stop talking about CPI, you never know who you will reach! The other day while I was visiting with a business acquaintance in Billings I mentioned Credit Professionals, as it turns out he was he was not only familiar of CPI and even had

held many district offices in District 9! He is going to be our newest member. Just think how many of his business acquaintances may then join. Perhaps we can encourage him to work at starting a new association.

Education is not just credit education, we need to educate the communities about us, and we need to educate our membership on how to talk the talk to increase membership. This year let us take education to a completely new level. Let us not just educate ourselves let us educate our communities!

Tune in next time ~ Saying those famous three little words. Can you guess what they are?

Enjoy your summer, and start your swap meet today! Until next time--

Sue Cassell

Sue Cassell, PCE
Second Vice President
Education Chairman

LaFrance Grubbs Named Helen B. Sawyer Award Recipient

LaFrance Grubbs, CCCE was presented the Helen B. Sawyers award during the annual District Conference held in Anchorage, AK.

This was the first time this award has been presented since the Executive Board elected to name an award in Helen's name. The criteria for this award include:

- Excellence in mentoring, bringing talent up through the ranks, developing their skills to ensure strong leadership succession in the organization.
- Exhibit generosity with both time and knowledge.
- Practice moral integrity in business and personal life.

- Must possess a tenacious spirit, yet implement with compassion and a wonderful.
- Sense of humor.
- Considered a role model with contributions to strengthen and enhance Credit Professionals International.

These are just some of the qualifications that Helen B. Sawyers exemplified in her years with CPI. I would like to share a brief biography about Helen but there is an excellent article written by Helen in the educational manual 1999-2000 and is very worthwhile for any member both new and old to CPI to read.



LaFrance Grubbs

Helen had been involved with credit activities since 1932, when she was hired as a stenographer by a loan company in Dallas, Texas. She had been a credit grantor, a credit bureau owner and had been in business for herself. She attended all District and most

International Conferences for CPI, ICA and ACB from 1942 to 1996. She had served as a speaker at literally hundreds of installations, conference sessions and local association meetings in Montana, Oregon, Washington, British Columbia and California. Listed below are some of her activities:

Credit Professionals International 1936-1999

- District President 1949
- International President 1962
- Awards: Honorary Member, Hall of Fame

International Credit Association 1934-1999

- Awards: National Membership (most new members-550-U.S. & Canada)
- Service Award for organizing 6 new credit associations
- Awarded Honorary Membership 1985

Helen certainly was the "Grande Dame of Credit" and I was very fortunate to get to be seated by her at a luncheon at one of my first International Conferences. She was a wealth of information to me, as I was in the credit reporting business at the time.

She shared with me contacts she knew in Montana and experiences about owning credit bureau's in Montana in the years 1942-1951. I was surprised to learn that she had helped devise the numbering system still in use by all credit bureaus and at that time by Associated Credit Bureaus. She was also on the task force that developed the credit report format still in use today. She was also living in my hometown of Salem, Oregon and what a nice visit we had about that, as I was still living in Montana at the time and very homesick for my native state of Oregon. I did not know at the time what a very important person Helen was to Credit Professionals but I do remember thinking how wonderful it would be if she could talk to some of my employees and what a wealth of information she had to share about the credit reporting industry.

The Pendleton Association submitted the nomination of LaFrance Grubbs as this year's recipient and what an honor to be at the luncheon to see her receive this award. LaFrance has been in Credit Professionals since 1960 and has received perfect attendance each year and also the educational award every year. She served as District Ten President in 1972-1973, and has been President of her local association two times and received the Credit Professional of the Year award in 1975 and 1978. She was the District Credit Professional of the Year in 1978, and was awarded Honorary Membership from District Ten, an honor she shares with Helen B. Sawyers. She holds the CCCE certification, served as President of Credit Association of Oregon in 1978-1979, and received the Herb Barnes award in 1991. She received the Pendleton first citizen award from the Pendleton Chamber of Commerce in 1990. She also, along with her Association,

helped in organizing the Central Oregon Credit Professionals Association. LaFrance currently serves as the District Librarian.

Join me in congratulating LaFrance on receiving this prestigious award and I know all members of her local Association and District Ten thank her for many years of continuing dedication to Credit Professionals International.

Billie Malone

Billie Malone, PCS
District Ten CPI President

Message from the International 1st Vice President

Dear Members of District 10:

I am excited about the momentum we have going now in the organization, and pledge to do my part to see Credit Professionals International grow and flourish in the coming year. The members of the 2003-2004 Membership Committee have each pledged to bring in at least one new member this year. If you would like to join us in making this commitment and receive monthly membership tips and success stories by e-mail, please let me know at NCDNeal@aol.com.

I am also very excited to be your International Mentor this year, and am looking forward to attending your conference and meeting many more of you in person. In the meantime I hope that you will feel free to contact me if you have any questions or concerns about activities on the International level or about CPI in general.

Carol Neal

Carol Neal, CCBE/MPCE
First Vice President
Credit Professionals International

Message from the International Secretary-Treasurer

Greetings to all of my District 10 CPI friends. I would like to thank each of you for the support I have received in the past year as I ran for International Secretary Treasurer. Your votes truly made the difference. The International Conference in Norfolk Virginia was fun, exciting and educational.

Since I won the election, I am now serving as the Secretary Treasurer for your International Association. My work has already begun, and I am now at the point of saying to myself "What have I gotten myself into now?" All kidding aside, I am really looking forward to serving all of you on the International Board of Directors as an officer and will do my very best to represent you to the best of my ability.

Just thinking ahead to next year's District 10 Conference, you will have three out of the four international officers at that conference as First Vice President **Carol Neal** will be the official representative and of course President Marlene Wilcox and I will both be in attendance. Please remember that as international officers, we are there to represent YOU and if you have questions and/or concerns please feel free to contact any of the officers or the International Office in Saint Louis Missouri.

Again, thank you so very much, and I look forward to seeing all of you soon.

Joyce Jones

Joyce Jones, CCCE/MPCE
Secretary/Treasurer
Credit Professionals International

INTERNATIONAL CONFERENCE HIGHLIGHTS

The Credit Professionals International Conference was held June 12-15, 2003 at the Radisson Hotel, Norfolk, Virginia. The theme

was "Proud to be an American". A tour of the Naval Base and a Navy vessel was offered on Thursday. Twelve first timers attended the First Timers meeting Thursday evening facilitated by **Barbara Hall** with help from International candidates **Joyce Jones** and **Debbie Ivey**.

The opening ceremony was Friday morning. A Naval Color Guard brought in the colors while the audience sang "God Bless the USA" and the national anthem. Assistant City Manager Iris Jesse gave an official welcome to Norfolk.

Attorney Ruthie Goodboe from the firm McGuire Woods, LLP presented the first educational session "Who's Minding The Store?" She discussed elements of pre-screening prospective employees and the laws regarding pre-screening. The second educational speaker was Darlene A. Mueller, PhD. of Heart & Health Services. She talked of the importance of balancing diet, rest, exercise, and medication to achieve a healthy life style.

Career Club President **Marsha Thompson**, PCS, presided at the Career Club luncheon and business meeting. New Career Club officers elected for 2003-2004 were **Jean Jervis**, CCCE/MPCE, President, and **Esther Brinkley**, CA/MPCE, Secretary. There were 54 members present representing 1,978 years in the credit profession.

The Pre-Conference Board Meeting opened at 1:30 PM with International President **Mary Jo Mularz**, CCCE/MPCE, presiding. This meeting was followed by the Credit Education Resources Foundation Annual Meeting with Foundation President **Terry Rowe**, MPCE, presiding. New Foundation officers for 2003-2004 are:

- **Terry Rowe**, President
- **Esther Brinkley**, Vice President
- **Linda Bridgeford**, Secretary/Treasurer

The CPI Annual Meeting was held Saturday morning with President Mary Jo Mularz presiding. **Anne Hammond**, CCBE/MPCE, Chairman of Credentials/Tellers reported that 261 members of 851 had voted and announced that the officers elected for 2003-2004 were:

- **Marlene Wilcox**, President
- **Carol Neal**, First Vice President
- **Linda Bridgeford**, Second Vice President
- **Joyce Jones**, Secretary/Treasurer

Mary Lou Addy, CCCE/MPCE, Bylaws Chairman, announced that the proposed changes to the International Bylaws had all passed as presented by mail. Additional changes to the Standing Rules to permit outsourcing of staff duties previously done at the International Office and to establish the Conference Policy Book and Corporate Policy Manual as the guidelines for preparing the association's budget were presented and passed.

The Awards Luncheon followed the Annual Business Session. Membership awards for Districts:

District with largest percentage of locals with a membership increase:

- **District 8** with a 67% increase received \$50 in Credit Dollars.

District with largest number of locals with membership retention:

- **District 7** with 30% retention received \$50 in Credit Dollars.

Membership awards for Local Associations:

- 23 local associations reported increases of from 1 to 8 new members. A drawing was held and **CPI of Anchorage** won \$50 in Credit Dollars.

- 16 local associations retained their members. A drawing was held and **CPI of Savannah** won \$50 in Credit Dollars

Nona Ellzey, MPCE, Past International President, announced that there are now 141 persons certified through the CPI Certification Program. There were 32 new certifications during this year including 4 upgrades and 7 renewals. It was announced that the "Walkless Walk-A-Thon" had raised \$3,141. A "hands in the air" auction of an American Flag that was flown over the Alamo in CPI's honor raised another \$404.

The afternoon educational session on "Bankruptcy Laws" was presented by Attorney **Carl Eason** of Wolcott, Rivers, Wheary, Basnight & Kelly, P.C and was followed by committee meetings.

The Installation Banquet was Saturday evening. **Sharon "Slash" DeShazer**, District 7, was named International Credit Professional of the Year. Past President **Gail Ottinger**, CCCE/MPCE, installed the new officers using Marlene's theme "Come Grow With Us."

Past President **Charlotte Maness**, CCCE, conducted the Memorial service Sunday morning. Magician Patrick Slaughter presented an entertaining interactive program at the closing breakfast Sunday morning. Newly installed President **Marlene Wilcox**, CCCE, presided at the Post Conference Board Meeting.

Next year's [conference](#) will be held June 15-20, 2004, at the Marriott Perimeter Center in Atlanta, Georgia. Until then, "Keep Georgia on Your Mind!"

CERTIFICATION UPDATE

District 10 CPI has 48 members that have taken the steps to become Certified Credit

Professionals. Ten of these individuals have received certification or recertification in the past year (June 1, 2002-May 31, 2003):

Ruth Ann Aller	Pocatello, ID	Apr 03	MPCE
Nancy Amend	Anchorage, AK	Feb 03	PCE
Sandra Benson	Skagit Valley, WA	Mar 03	PCE
Donna Carollo	Bremerton-Kitsap, WA	Apr 03	PCE
Donna Gardner	Moscow-Pullman, ID	Apr 03	PCE
Doris Gogan	Great Falls, MT	Dec 02	PCS
Maria Houghton	Pocatello, ID	Apr 03	PCE
Patrick Hughes	Twin Falls, ID	Mar 03	PCS
Betty Nichols	Lebanon, OR	May 03	PCE*
Terry Rowe	Twin Falls, ID	Apr 03	MPCE

* Recertified

Our new year is now under way (June 1, 2003 to May 31, 2004). How many people will step up and start getting the recognition that they deserve? We are off to a great start with five so far. The individuals are:

Joyce Jones	Pro-Sun Gra, WA	Jun 03	MPCE+
Mona Slocum	Mid-Val, OR	Jun 03	MPCE*
Danah Hitchcock	Portland, OR	Jul 03	PCS
Ed Witterholt	Anchorage, AK	Jul 03	PCS
Carmen Breakey	Anchorage, AK	Jul 03	PCS

+ Upgraded
* Recertified

Congratulations to each of you. Your achievements and dedication to the field of credit is commended.

OKAY, OKAY- Tell me more about how to get certified

Credit Professional International started a Certification Program for all its members in 1996. This program allows you to earn points for years of experience in the credit/collection industry, the number of seminars and conferences you have attended and/or instructed. College credits or degrees you have earned are considered as well as your involvement within our organization or any other credit association in which you belong. There are four levels of certification. They are:

- Professional Credit Associate (PCA)
- Professional Credit Specialist (PCE)
- Professional Credit Executive (PCE)
- Master Professional Credit Executive (MPCE)

The level of certification is determined by using a point scale from the above requirements.

Your District 10 Officers want each member of CPI to have the opportunity to participate in the certification program and receive the recognition you have earned. It's easy to apply, just give me a call. I am committed to walking you through the process. In fact I will even do all the paperwork. Once the paperwork and scoring are complete I will give you a call and let you know at what level you qualified. You can then forward me a check made payable to Credit Professionals International and I will combine with your completed paperwork and forward it to International. Now that is easy.

Don't wait any longer. Apply today for the certification you have achieved and receive the recognition you deserve.

If you have any questions about this program or how to become certified, please contact me at (800) 562-0999 option 5, Extension 60204. Please allow a few minutes to visit about your accomplishments and I will complete the form on your behalf.

Sheyanna Webber

Sheyanna K. Weber, PCE
District 10 Certification Chairman

Reminder from the Historian

Hello to all! My new opportunity this year is to provide a history book for our President **Billie Malone**. Please help with any pictures or ??? that you might accumulate this year while President Malone travels about the District. While I will try to get out as much as I can, there is a good chance that one of you will get a better picture that I!

Please send them as they develop, so I can try to keep up with the work (well, alright, so Wendy and Shirley--my assistants, can keep up). If you have any questions please feel free to contact me,

and don't ASSUME that I have the same picture as you. They are all different and I will send back any you may want if not used.

Thank you,

Betty Temler

Betty Temler, PCS
Historian

From CPI Headquarters:

**NEW MEMBERSHIP CAMPAIGN
"Come Grow With Us!"**

Plant the Seeds

- Invite guests to all meetings.
- Take advantage of Internet and media.
- Participate in community events.
- Seek out extension opportunities

Nurture the Sprout

- Follow up with guests.
- Mentor new members.
- Encourage conference attendance.
- Show enthusiasm for new ideas.

Cherish the Results

- Listen to your members.
- Provide quality education.
- Keep all members involved.
- Recognize and appreciate attendance and participation.

Individual Awards

Every member who recruits a new member will receive 5 Credit Dollars. Please notify the Corporate Office when the new member's dues have been paid to receive your Credit Dollars.

Local Association Awards

Each local association that retains its membership will receive a Certificate of Appreciation. The names of all local associations retaining their membership will be entered in a

drawing to be held at the 2004 International Conference. The local drawn will receive 50 Credit Dollars.

Each local association that increases its membership will receive a Certificate of Achievement. The names of all local associations increasing their membership will be entered in a drawing to be held at the 2004 International Conference. The local drawn will receive 50 Credit Dollars.

District Awards

The District with the largest percentage of local associations maintaining their membership will receive 50 Credit Dollars. The District with the largest percentage of local associations increasing their membership will receive 50 Credit Dollars.

The Corporate Office will retain the records and calculate the winners at the local and District levels. Campaign ends May 31, 2004.

FOLLOW-UP FOR NEW MEMBERS

After the enthusiasm of orientation has faded and before the renewal notice arrives, new members can feel neglected. A telephone contact program can ensure that your local association builds a positive relationship with new members.

Two months into membership, a member calls to review the benefits available. "Just checking to see how you're doing and if you had any questions. What CPI products have you used: Are there any others you are interested in? By the way, the meeting this month will be..."

Four months brings another telephone call, this time to prepare for the upcoming survey: "Just calling to let you know that we'll be sending a brief survey next month to get your impressions after the first 4 months of membership. Do you have any questions? By the way our next meeting will be..."

Five months the survey is mailed and followed by a telephone call a week later: "Have you received the survey? It's important to us to know how you are doing. By the way, this month...."

Six months call to either thank the member for returning the survey or remind them of the survey's importance: "Thanks so much for sending in your survey so promptly. It will really help us to serve you better. Any questions about the survey? By the way, this month...."

Eight months, check-in includes a push for involvement: "I know we've talked about some of the benefits you've found most useful over the last few months. Now that you've been a member for eight months, are there ways you'd like to get more involved: Don't forget that this month...."

Nine months focus on the positive experiences the member has had during the year and prepare them for renewal: "It's hard to believe how fast this year has gone by. I hope you've found some useful benefits. The first year is always a good time to explore, and in the second year you can focus more on certain events or programs. Speaking of which, don't forget...."

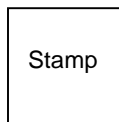
Some things to remind them of:

- November: Christmas party, canned food drive and adopting a family to donate presents
- January: CPI Certification program
- February: District Conference
- March/April: National Credit Education Week
- May/June: Local Walk-a-Thon, International Conference

CPI DISTRICT 10 2003-2004 OFFICERS

<p>PRESIDENT Billie Malone, PCS 60901 Brosterhaus Rd #713 Bend, Or 97702 Home: 541-382-4013 Fax: 541-382-5871 E: bme1949@hotmail.com</p>	<p>SECOND VICE PRESIDENT Sue Cassell, PCE Counsumer Credit Counseling Service P O Box 2326 Great Falls, MT 59403 Home: 406-453-3546 Work: 406-761-8721 Fax: 406-761-8622 E: suec@cccsmt.org</p>	<p>FINANCIAL SECRETARY Mona Slocum, CCCE/MPCE 1520 SW Allen Street Corvallis, OR 97333 Home: 541-753-6469 Fax: 541-754-0476 E: slocr@peak.org</p>
<p>FIRST VICE PRESIDENT Barbara Beatty, ACE/PCE Five Star Collections P O Box 7378 Bozeman, MT 59771-7378 Home: 406-582-0985 Work: 406-556-9720 Fax: 406-556-9728 E: bobbianndsteve@email.msn.com</p>	<p>RECORDING SECRETARY Tracy Harden, PCS P.O. Box 511 Yakima, WA 98907 Work: 509-248-5270 Home: 509-453-0084 Fax: 509-248-5276 E: Counsel@cccsyakima.org</p>	<p>TREASURER Donna Carollo 1218 Kitsap Lake road NW Bremerton, WA 98312 Home: 360-479-0122 Work: 360-479-4220 Fax: 360-377-1979 E: Dandddgcarollo@aol.com</p>
<p>JUNIOR PAST PRESIDENT Terry J. Rowe, CCCE Pioneer Federal Credit Union 736 Juniper Twin Falls, ID 83301 Work: 208-735-0814 Home: 208-734-6540 Fax: 208-735-0834 E: tj@magiclink.com</p>	<p>CPI District Ten is Now Online at http://www.cpi-district-10.org</p>	

Billie Malone
President, CPI District 10
60901 Brosterhous Rd, #713
Bend, OR 97702



Postal Address